

A Business Insurance Resource You Can Trust



Business insurance is one of the most important purchase decisions your company faces each year. Asset protection is a key factor in the continued success of your business. Risk management is not an exact science; therefore, the quality of your insurance broker is paramount to the quality of your risk management and insurance program.

HT&R has developed strategies to help you achieve your risk management goals:

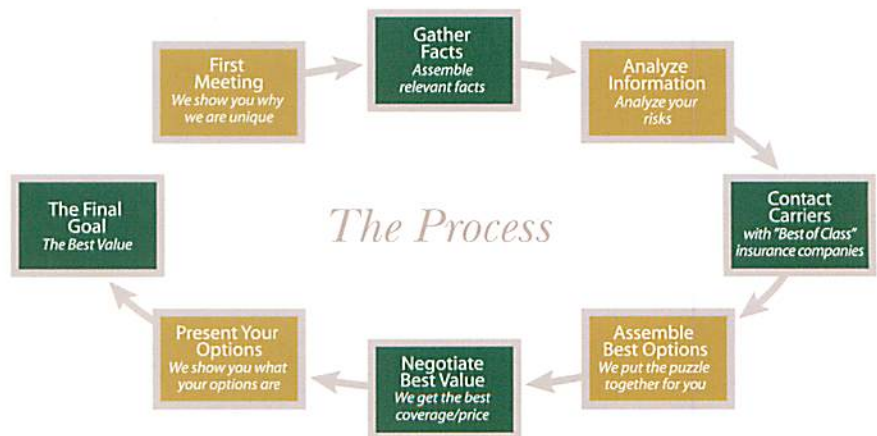
Risk Management Services help you identify and manage your potential risks. Our support system includes risk and analysis reports, alternative risk financing, lease and contract review, certificate management, risk transfer programs and disaster plans.

Claims Services allow us to expedite, review, analyze, and monitor claims for our clients.

Human Resource Services provide Workers' Compensation, Employee Benefits, assistance with OSHA compliance, 24-hour coverage, employment practices liability and work safety programs.

Client Contact Services provide you with continuous access to our resources through a toll-free number, 24/7 claim reporting, 24/7 insurance certificates, web-site for useful tools, newsletters and special legislative updates.

Customer Service Professionals work as a dedicated customer service team to service and support your insurance and risk management needs.



HT&R offers a broad spectrum of products to meet your business and personal insurance needs:

Business Insurance

- Umbrella
- Crime
- Property
- Liability
- Business Income
- Workers' Compensation
- Bonding
- Automobile
- Truckers
- Life
- Directors and Officers
- Employment Practices
- Errors and Omissions
- Boiler and Machinery
- eCommerce and Internet Liability
- Kidnap, Ransom and Extortion
- Foreign Insurance
- Ocean and Inland Marine
- Self-Insurance and Captives
- Earthquake and Flood
- Credit Insurance
- Pollution
- Political Risk

Employee Benefits Insurance

- Health: HMO, PPO, POS, Indemnity, medical spending accounts, health savings accounts
- Section 125 Cafeteria Plan
- Group Dental
- 401(k)
- Group Term Life
- Group Vision
- Accidental Death and Dismemberment
- Long Term Care
- 24-Hour Care
- Employee Assistance Programs
- Disability Income

Personal Insurance

- Homeowners
- Fire
- Earthquake
- Flood
- Life
- Disability Income
- Automobile
- Recreational vehicles
- Yachts and Boats
- Motorcycles
- Umbrella
- Long Term Care
- Fine Arts and Collectibles
- Medical

There are infinite options in the **Business and Personal Insurance and Risk Management** arena. HT&R has a reputation for providing superior customer service, strong carrier relationships and the knowledge to put together the most appropriate value-based insurance program for you and your company.